



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name DOLLAR MUTUAL BANCORP
City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4
 Consolidated Assets (\$000): 9,926,799
 Peer Group Number: 2 Number in Peer Group: 147
 Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

DOLLAR MUTUAL BANCORP
 401 LIBERTY AVE
 3 GATEWAY CENTER
 PITTSBURGH, PA 15222

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	9,603,220	8,746,404	8,447,548		
Net income (\$000)	62,452	70,711	67,736		
Number of BHCs in peer group	147	146	154		

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.59	2.96	21	2.95	3.21	27	2.95	3.33	23						
+ Non-interest income	0.47	0.98	22	0.52	0.90	25	0.47	0.90	23						
- Overhead expense	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38						
- Provision for credit losses	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25						
+ Securities gains (losses)	0.15	0.02	93	0.01	0.01	65	0.01	0	81						
+ Other tax equivalent adjustments	0	0	54	0	0	46	0	0	45						
= Pretax net operating income (tax equivalent)	0.84	1.22	19	1.06	1.53	19	1.05	1.55	12						
Net operating income	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12						
Net income	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12						
Net income (Subchapter S adjusted)		1.27			1.41			1.41							
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.34	3.78	18	4	4.49	16	3.79	4.38	10						
Interest expense	0.65	0.57	61	0.97	1.02	42	0.76	0.81	44						
Net interest income (tax equivalent)	2.69	3.17	18	3.02	3.45	25	3.03	3.58	20						
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.10	0.11	62	0.12	0.11	61	0.03	0.09	38						
Earnings coverage of net loan and lease losses (X)	12.26	33.55	34	11	22.46	35	46.33	29.27	74						
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.67	1.35	5	0.60	0.94	14	0.67	0.94	20						
Allowance for loan and lease losses / Total loans and leases	0.67	1.33	5	0.60	0.93	15	0.67	0.93	20						
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.04	0.67	77	0.42	0.56	40	0.32	0.57	29						
30-89 days past due loans and leases / Total loans and leases	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68						
Liquidity and Funding															
Net noncore funding dependence	1.84	0.77	50	10.89	10.70	48	13.38	13.54	47						
Net short-term noncore funding dependence	-7.24	-3.25	35	-0.83	5.88	26	2.43	8.57	26						
Net loans and leases / Total assets	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80						
Capitalization															
Tier 1 leverage ratio	11.64	9.65	86	12	10.39	82	11.99	10.37	82						
Holding company equity capital / Total assets	11.34	10.51	64	11.90	11.37	57	11.65	11.21	56						
Total equity capital (including minority interest) / Total assets	11.34	10.57	63	11.90	11.43	55	11.65	11.30	54						
Common equity tier 1 capital / Total risk-weighted assets	19.88	12.44	96	18.66	12.50	91	18.35	12.37	91						
Net loans and leases / Equity capital (X)	6.46	6.79	43	6.76	6.55	57	6.96	6.70	59						
Cash dividends / Net income	0	29.42	7	0	25.65	7	0	24.05	9						
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12							
Growth Rates															
Assets	9.77	16.11	24	6.21	8.66	43		9.35							
Equity capital	4.59	8.42	27	8.52	12.19	33		12.50							
Net loans and leases	-0.08	9.99	15	5.33	8.63	40		10.51							
Noncore funding	-15.56	-12.78	50	10.51	4.16	62		6.76							
Parent Company Ratios															
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45						
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28						
Equity investment in subsidiaries / Equity capital	99.95	104.49	33	99.91	104.21	31	99.90	104.10	31						
Cash from ops + noncash items + op expense / Op expense + dividends	6.14	138.81	4	-1,866.67	152.31	0	100	123.74	40						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	278,187	302,882	278,654			-8.15	
Income from lease financing receivables.....	31	40	25			-22.50	
Fully taxable income on loans and leases.....	277,556	302,166	278,011			-8.14	
Tax-exempt income on loans and leases.....	662	756	668			-12.43	
Estimated tax benefit on income on loans and leases.....	178	222	197			-19.84	
Income on loans and leases (tax equivalent).....	278,396	303,144	278,876			-8.16	
Investment interest income (tax equivalent).....	27,942	32,430	28,170			-13.84	
Interest on balances due from depository institutions.....	1,666	3,574	3,180			-53.39	
Interest income on other earning assets.....	782	1,496	1,652			-47.73	
Total interest income (tax equivalent).....	308,786	340,644	311,878			-9.35	
Interest on time deposits of \$250K or more.....	3,656	4,768	2,805			-23.32	
Interest on time deposits < \$250K.....	20,222	25,737	18,305			-21.43	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	18,656	35,106	26,152			-46.86	
Interest on other borrowings and trading liabilities.....	17,169	17,294	15,168			-0.72	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0				
Total interest expense.....	59,703	82,905	62,430			-27.99	
Net interest income (tax equivalent).....	249,083	257,739	249,448			-3.36	
Non-interest income.....	45,613	45,763	39,354			-0.33	
Adjusted operating income (tax equivalent).....	294,696	303,502	288,802			-2.90	
Overhead expense.....	214,521	205,275	196,270			4.50	
Provision for credit losses.....	13,000	5,650	3,945				
Securities gains (losses).....	13,971	461	494			2930.59	
Other tax equivalent adjustments.....	0	0	0				
Pretax net operating income (tax equivalent).....	81,146	93,038	89,081			-12.78	
Applicable income taxes.....	18,086	21,250	20,247			-14.89	
Tax equivalent adjustments.....	608	1,077	1,098			-43.55	
Applicable income taxes (tax equivalent).....	18,694	22,327	21,345			-16.27	
Minority interest.....	0	0	0				
Net income before discontinued operations, net of minority interest.....	62,452	70,711	67,736			-11.68	
Discontinued operations, net of applicable income taxes.....	0	0	0				
Net income attributable to holding company.....	62,452	70,711	67,736			-11.68	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	62,452	70,711	67,736			-11.68	
Investment securities income (tax equivalent).....	27,942	32,430	28,170			-13.84	
US Treasury and agency securities (excluding mortgage-backed securities).....	2,030	4,131	3,850			-50.86	
Mortgage-backed securities.....	10,277	8,832	7,963			16.36	
All other securities.....	15,635	19,467	16,357			-19.68	
Cash dividends declared.....	0	0	0				
Common.....	0	0	0				
Preferred.....	0	0	0				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.22	3.53	18	3.89	4.19	26	3.69	4.08	17						
Less: Interest expense	0.62	0.54	64	0.95	0.95	49	0.74	0.75	50						
Equals: Net interest income (tax equivalent)	2.59	2.96	21	2.95	3.21	27	2.95	3.33	23						
Plus: Non-interest income	0.47	0.98	22	0.52	0.90	25	0.47	0.90	23						
Equals: adjusted operating income (tax equivalent)	3.07	3.96	18	3.47	4.16	26	3.42	4.27	16						
Less: Overhead expense	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38						
Less: Provision for credit losses	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25						
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49						
Plus: Realized gains (losses) on available-for-sale securities	0.15	0.02	93	0.01	0.01	65	0.01	0	81						
Plus: other tax equivalent adjustments	0	0	54	0	0	46	0	0	45						
Equals: Pretax net operating income (tax equivalent)	0.84	1.22	19	1.06	1.53	19	1.05	1.55	12						
Less: Applicable income taxes (tax equivalent)	0.19	0.27	24	0.26	0.35	22	0.25	0.32	28						
Less: Minority interest	0	0	45	0	0	45	0	0	46						
Equals: Net operating income	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12						
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49						
Equals: Net income	0.65	0.97	18	0.81	1.19	18	0.80	1.22	12						
Memo: Net income (last four quarters)	0.65	0.97	17	0.81	1.19	17		1.22							
Net income—BHC and noncontrolling (minority) interest	0.65	0.97	17	0.81	1.19	18	0.80	1.22	11						
Margin Analysis															
Average earning assets / Average assets	96.29	93.47	85	97.43	93.22	95	97.33	93.23	92						
Average interest-bearing funds / Average assets	73.74	68.25	70	73.48	70.66	61	72.48	70.70	58						
Interest income (tax equivalent) / Average earning assets	3.34	3.78	18	4	4.49	16	3.79	4.38	10						
Interest expense / Average earning assets	0.65	0.57	61	0.97	1.02	42	0.76	0.81	44						
Net interest income (tax equivalent) / Average earning assets	2.69	3.17	18	3.02	3.45	25	3.03	3.58	20						
Yield or Cost															
Total loans and leases (tax equivalent)	3.70	4.28	14	4.21	4.98	11	4.01	4.85	7						
Interest-bearing bank balances	0.31	0.32	57	1.85	2.26	25	2.64	1.88	87						
Federal funds sold and reverse repos	0.57	0.43	71		2.02			1.50							
Trading assets		0.80			0.49			0.70							
Total earning assets	3.33	3.80	14	3.98	4.47	14	3.78	4.33	12						
Investment securities (tax equivalent)	2.33	2.32	54	2.83	2.74	57	2.43	2.69	30						
US Treasury and agency securities (excluding mortgage-backed securities)	2.05	1.87	61	2.22	2.54	35	1.63	2.20	20						
Mortgage-backed securities	1.79	2.05	28	3.02	2.54	90	3.20	2.44	94						
All other securities	2.97	3.24	54	2.94	3.80	20	2.27	3.74	7						
Interest-bearing deposits	0.58	0.62	45	0.99	1.13	37	0.73	0.85	41						
Time deposits of \$250K or more	1.77	1.60	66	2.38	2.13	76	1.45	1.57	35						
Time deposits < \$250K	1.77	1.49	78	2.06	1.91	60	1.52	1.42	56						
Other domestic deposits	0.39	0.36	62	0.85	0.86	53	0.65	0.64	55						
Foreign deposits		1.24			2.53			1.85							
Federal funds purchased and repos	0.31	0.37	57	1.11	1.23	50	0.71	1.03	48						
Other borrowed funds and trading liabilities	2.13	0.55	89	2.20	1.03	71	2.28	2.10	73						
All interest-bearing funds	0.84	0.79	58	1.29	1.34	45	1.02	1.06	46						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	45,613	45,763	39,354		
Fiduciary activities income	0	0	0		
Service charges on deposit accounts - domestic	12,882	14,848	14,382		
Trading revenue	8	2	2		
Investment banking fees and commissions	0	0	0		
Insurance activities revenue	1,748	1,284	1,375		
Venture capital revenue	0	0	0		
Net servicing fees	-1	1,511	1,936		
Net securitization income	0	0	0		
Net gains (losses) on sales of loans, OREO, other assets	9,028	4,782	3,642		
Other non-interest income	21,948	23,336	18,017		
Total overhead expenses	214,521	205,275	196,270		
Personnel expense	110,962	114,861	106,017		
Net occupancy expense	48,713	44,911	42,327		
Goodwill impairment losses	52	52	57		
Amortization expenses and impairment loss (other intangible assets)	296	338	380		
Other operating expenses	54,498	45,113	47,489		
Fee income on mutual funds and annuities	0	0	0		
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0		
Number of equivalent employees	1,407	1,378	1,339		
Average personnel expense per employee	78.86	83.35	79.18		
Average assets per employee	6,825.32	6,347.17	6,308.85		

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	0.51	36	0	0.66	35	0	1.69	17						
Overhead expenses / Net Interest Income + non-interest income	72.94	61.22	90	67.88	61.79	78	68.22	61.22	79						
Percent of Average Assets															
Total overhead expense	2.23	2.48	38	2.35	2.59	36	2.32	2.58	38						
Personnel expense	1.16	1.42	29	1.31	1.50	36	1.26	1.46	31						
Net occupancy expense	0.51	0.30	93	0.51	0.32	93	0.50	0.31	93						
Other operating expenses	0.57	0.73	25	0.52	0.76	19	0.57	0.79	22						
Overhead less non-interest income	1.76	1.44	77	1.82	1.65	63	1.86	1.65	69						
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	72.79	58.93	93	67.64	59.91	82	67.96	60.51	81						
Personnel expense	37.65	33.88	77	37.85	34.17	70	36.71	34.42	68						
Net occupancy expense	16.53	7.04	98	14.80	7.50	98	14.66	7.33	99						
Other operating expenses	18.61	17.57	62	14.99	17.93	26	16.59	18.28	35						
Total non-interest income	15.48	23.45	29	15.08	19.83	35	13.63	20.30	25						
Fiduciary activities income	0	1.45	22	0	1.61	22	0	1.95	20						
Service charges on domestic deposit accounts	4.37	2.67	81	4.89	3.21	82	4.98	3.58	76						
Trading revenue	0	0.10	75	0	0.07	80	0	0.03	85						
Investment banking fees and commissions	0	1.03	17	0	0.91	19	0	0.85	12						
Insurance activities revenue	0.59	0.41	78	0.42	0.37	76	0.48	0.46	76						
Venture capital revenue	0	0	48	0	0	50	0	0	49						
Net servicing fees	0	0	31	0.50	0.22	79	0.67	0.52	76						
Net securitization income	0	0	48	0	0	48	0	0	49						
Net gain (loss) - sales of loans, OREO, and other assets	3.06	5.55	52	1.58	2.27	60	1.26	1.98	50						
Other non-interest income	7.45	7.76	54	7.69	7.41	58	6.24	7.05	43						
Overhead less non-interest income	57.32	34.63	95	52.56	39.47	85	54.33	39.75	90						
Applicable income taxes / Pretax net operating income (tax equivalent)	22.29	20.30	58	22.84	21.51	57	22.73	18.37	72						
Applicable income tax + TE / Pretax net operating income + TE	23.04	22.51	51	24	23.31	55	23.96	21.35	65						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	6,120,964	6,299,041	6,133,916			-2.83	
Commercial and industrial loans	902,040	716,351	578,089			25.92	
Loans to individuals	274,820	279,824	217,279			-1.79	
Loans to depository institutions and acceptances of other banks	0	0	0				
Agricultural loans	0	0	0				
Other loans and leases	19,392	22,429	23,460			-13.54	
Less: Unearned income	0	0	0				
Loans and leases, net of unearned income	7,317,216	7,317,645	6,952,744			-0.01	
Less: Allowance for loan and lease losses	48,957	43,586	46,809			12.32	
Net loans and leases	7,268,259	7,274,059	6,905,935			-0.08	
Debt securities that reprice or mature in over 1 year	1,144,744	769,321	916,642			48.80	
Mutual funds and equity securities	0	72,278	72,891			-100.00	
Subtotal	8,413,003	8,115,658	7,895,468			3.66	
Interest-bearing bank balances	842,084	395,878	120,338			112.71	
Federal funds sold and reverse repos	0	0	0				
Debt securities that reprice or mature within 1 year	293,872	249,661	206,353			17.71	
Trading assets	0	0	0				
Total earning assets	9,548,959	8,761,197	8,222,159			8.99	
Non-interest-bearing cash and due from depository institutions	69,192	71,595	82,942			-3.36	
Premises, fixed assets, and leases	113,845	106,175	103,733			7.22	
Other real estate owned	823	1,079	1,943			-23.73	
Investment in unconsolidated subsidiaries	0	47	47			-100.00	
Intangible and other assets	193,980	103,142	103,262			88.07	
Total assets	9,926,799	9,043,235	8,514,086			9.77	
Quarterly average assets	9,852,081	9,032,236	8,447,548			9.08	
Average loans and leases (YTD)	7,516,386	7,199,735	6,952,980			4.40	
Memoranda							
Loans held-for-sale	3,909	19,915	12,270			-80.37	
Loans not held-for-sale	7,313,307	7,297,730	6,940,474			0.21	
Real estate loans secured by 1-4 family	4,685,911	5,130,819	5,074,861			-8.67	
Commercial real estate loans	1,435,053	1,168,222	1,059,055			22.84	
Construction and land development	541,248	364,327	315,317			48.56	
Multifamily	222,768	117,865	124,545			89.00	
Nonfarm nonresidential	671,037	686,030	619,193			-2.19	
Real estate loans secured by farmland	0	0	0				
Total investment securities	1,438,616	1,091,260	1,195,886			31.83	
U.S. Treasury securities	0	0	0				
US agency securities (excluding mortgage-backed securities)	93,833	124,883	233,704			-24.86	
Municipal securities	137,599	112,800	136,516			21.98	
Mortgage-backed securities	813,090	294,849	246,242			175.76	
Asset-backed securities	0	0	584				
Other debt securities	394,094	486,450	505,949			-18.99	
Mutual funds and equity securities	0	72,278	72,891			-100.00	
Available-for-sale securities	1,404,308	1,048,329	1,138,700			33.96	
U.S. Treasury securities	0	0	0				
US agency securities (excluding mortgage-backed securities)	93,833	124,883	233,704			-24.86	
Municipal securities	137,599	112,800	136,516			21.98	
Mortgage-backed securities	778,782	251,918	189,056			209.14	
Asset-backed securities	0	0	584				
Other debt securities	394,094	486,450	505,949			-18.99	
Mutual funds and equity securities	0	72,278	72,891			-100.00	
Held-to-maturity securities appreciation (depreciation)	615	1,539	2,225			-60.04	
Available-for-sale securities appreciation (depreciation)	22,774	12,317	-7,921			84.90	
Structured notes, fair value	0	0	38,476				
Pledged securities	574,373	377,380	420,855			52.20	

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,493,771	1,167,231	1,356,911			27.98	
NOW, ATS and transaction accounts	2,195,275	1,703,098	1,774,413			28.90	
Time deposits less brokered deposits) < \$250K	811,105	863,517	724,806			-6.07	
MMDA and other savings accounts	2,941,192	2,655,436	2,239,670			10.76	
Other non-interest-bearing deposits	0	0	0				
Core deposits	7,441,343	6,389,282	6,095,800			16.47	
Time deposits of \$250K or more	199,094	212,402	192,935			-6.27	
Foreign deposits	0	0	0				
Federal funds purchased and repos	96,921	99,628	90,479			-2.72	
Secured federal funds purchased	0	0	0				
Commercial paper	0	0	0				
Other borrowings w/remaining maturity of 1 year or less	175,000	225,000	25,000			-22.22	
Other borrowings w/remaining maturity over 1 year	554,333	635,557	596,551			-12.78	
Brokered deposits < \$250K	265,772	356,518	478,661			-25.45	
Noncore funding	1,291,120	1,529,105	1,383,626			-15.56	
Trading liabilities	0	0	0				
Subordinated notes and debentures + trust preferred securities	0	0	0				
Other liabilities	68,774	48,640	42,917			41.39	
Total liabilities	8,801,237	7,967,027	7,522,343			10.47	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0				
Common stock	0	0	0				
Common surplus	1,139,245	1,079,136	1,008,085			5.57	
Retained earnings	8,600	6,257	6,597			37.45	
Accumulated other comprehensive income	-22,283	-9,185	-22,939				
Other equity capital components	0	0	0				
Total holding company equity capital	1,125,562	1,076,208	991,743			4.59	
Noncontrolling (minority) interest in subsidiaries	0	0	0				
Total equity capital, including minority interest	1,125,562	1,076,208	991,743			4.59	
Total liabilities and capital	9,926,799	9,043,235	8,514,086			9.77	
Memoranda							
Non-interest-bearing deposits	1,493,771	1,167,231	1,356,911			27.98	
Interest-bearing deposits	6,412,438	5,790,971	5,410,485			10.73	
Total deposits	7,906,209	6,958,202	6,767,396			13.62	
Long-term debt that reprices within 1 year	0	0	0				
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,076,208	991,743	0				
Accounting restatements	0	0	0				
Net income	62,452	70,711	67,736				
Net sale of new perpetual preferred stock	0	0	0				
Net sale of new common stock	0	0	0				
Sale of treasury stock	0	0	0				
Less: Purchase of treasury stock	0	0	0				
Changes incident to business combinations	0	0	0				
Less: Dividends declared	0	0	0				
Change in other comprehensive income	-13,098	13,754	0				
Changes in debit to ESOP liability	0	0	0				
Other adjustments to equity capital	0	0	924,007				
Holding company equity capital, ending balance	1,125,562	1,076,208	991,743				

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Total Assets															
Real estate loans	61.66	48.33	81	69.65	52.67	87	72.04	53.63	88						
Commercial and industrial loans	9.09	13.47	33	7.92	11.45	38	6.79	11.42	28						
Loans to individuals	2.77	2.29	74	3.09	2.71	72	2.55	2.65	72						
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44						
Agricultural loans	0	0.43	17	0	0.53	17	0	0.47	18						
Other loans and leases	0.20	1.39	54	0.25	1.08	51	0.28	2.64	21						
Net loans and leases	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80						
Debt securities over 1 year	11.53	13.53	43	8.51	13.66	23	10.77	13.20	40						
Mutual funds and equity securities	0	0.05	22	0.80	0.06	95	0.86	0.05	96						
Subtotal	84.75	83.47	50	89.74	86.76	72	92.73	87.24	91						
Interest-bearing bank balances	8.48	6.78	65	4.38	2.97	71	1.41	2.30	46						
Federal funds sold and reverse repos	0	0.02	38	0	0.03	36	0	0.01	38						
Debt securities 1 year or less	2.96	2.03	72	2.76	2.10	71	2.42	2.14	68						
Trading assets	0	0.04	38	0	0.03	38	0	0.02	38						
Total earning assets	96.19	92.98	93	96.88	92.39	98	96.57	92.24	96						
Non-interest cash and due from depository institutions	0.70	1.07	28	0.79	1.14	26	0.97	1.25	34						
Other real estate owned															
Other real estate owned	0.01	0.03	45	0.01	0.04	43	0.02	0.04	53						
All other assets	3.11	5.87	8	2.33	6.41	1	2.45	6.39	3						
Memoranda															
Short-term investments	11.44	9.38	62	7.14	5.36	67	3.84	4.70	52						
U.S. Treasury securities	0	0.19	31	0	0.29	28	0	0.37	27						
US agency securities (excluding mortgage-backed securities)	0.95	1.28	56	1.38	1.25	60	2.74	1.67	74						
Municipal securities	1.39	2.96	42	1.25	2.58	39	1.60	2.66	45						
Mortgage-backed securities	8.19	8.52	55	3.26	9.38	14	2.89	8.73	12						
Asset-backed securities	0	0.35	32	0	0.30	34	0.01	0.26	67						
Other debt securities	3.97	0.60	94	5.38	0.53	96	5.94	0.52	96						
Loans held-for-sale	0.04	0.58	21	0.22	0.39	59	0.14	0.29	63						
Loans held for investment	73.67	69.07	64	80.70	72.01	83	81.52	73.24	81						
Real estate loans secured by 1-4 family	47.20	14.47	96	56.74	16.02	96	59.61	16.83	97						
Revolving	3.13	1.79	77	3.77	2.24	75	4.22	2.43	77						
Closed-end, secured by first liens	42.82	12.11	96	51.41	13.07	96	53.93	13.60	96						
Closed-end, secured by junior liens	1.26	0.27	97	1.55	0.37	96	1.46	0.41	93						
Commercial real estate loans	14.46	30.65	8	12.92	33.26	6	12.44	33.39	5						
Construction and land development	5.45	4.32	66	4.03	5	46	3.70	4.78	42						
Multifamily	2.24	5.03	32	1.30	4.76	16	1.46	5.12	18						
Nonfarm nonresidential	6.76	19.97	6	7.59	21.85	6	7.27	21.85	7						
Real estate loans secured by farmland	0	0.85	11	0	0.95	11	0	0.88	10						

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	83.65	69.38	77	86.08	72.74	76	88.22	72.88	83						
Real estate loans secured by 1-4 family	64.04	20.91	96	70.12	22.29	96	72.99	23.13	97						
Revolving	4.24	2.61	76	4.66	3.13	72	5.16	3.34	74						
Closed-end	59.80	17.94	96	65.45	18.71	96	67.83	19.33	97						
Commercial real estate loans	19.61	44.23	6	15.96	46.16	4	15.23	45.57	4						
Construction and land development	7.40	6.26	64	4.98	6.97	37	4.54	6.53	34						
1-4 family	1.06	1.14	58	0.84	1.47	46	0.71	1.52	42						
Other	6.34	4.94	71	4.14	5.34	38	3.82	4.90	42						
Multifamily	3.04	7.01	27	1.61	6.42	13	1.79	6.76	16						
Nonfarm nonresidential	9.17	29.04	4	9.38	30.59	4	8.91	30.16	5						
Owner-occupied	2.96	10	10	2.95	10.68	8	2.93	10.31	12						
Other	6.21	18.53	7	6.42	19.36	6	5.97	19.35	6						
Real estate loans secured by farmland	0	1.30	11	0	1.38	11	0	1.27	10						
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44						
Commercial and industrial loans	12.33	19.85	29	9.79	16.16	27	8.31	16.21	21						
Loans to individuals	3.76	3.53	72	3.82	4	69	3.13	3.89	68						
Credit card loans	0.85	0.03	99	0.90	0.04	98	0.84	0.04	98						
Agricultural loans	0	0.69	17	0	0.78	17	0	0.69	18						
Other loans and leases	0.27	2.07	54	0.31	1.48	51	0.34	3.74	18						
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	512.13	473.75	61	558.96	493.53	65	579.07	505.61	67						
Real estate loans secured by 1-4 family	392.06	142.34	95	455.30	151.03	95	479.09	161.34	95						
Revolving	25.96	17.81	68	30.29	21.25	67	33.90	23.52	71						
Closed-end	366.10	122.21	95	425.01	127.10	95	445.19	134.73	95						
Commercial real estate loans	120.07	302.08	8	103.67	311.74	6	99.98	316.03	6						
Construction and land development	45.29	42.85	57	32.33	46.63	33	29.77	44.92	33						
1-4 family	6.46	7.52	52	5.47	9.52	45	4.67	10.21	38						
Other	38.82	33.94	62	26.86	35.90	39	25.10	33.75	38						
Multifamily	18.64	48.67	28	10.46	44.76	14	11.76	48.38	17						
Nonfarm nonresidential	56.14	198.42	6	60.88	206.64	6	58.45	208.15	6						
Owner-occupied	18.14	67.98	10	19.16	71.54	9	19.24	70.68	12						
Other	38	125.78	7	41.71	130.65	6	39.21	134.17	7						
Real estate loans secured by farmland	0	8.35	11	0	8.66	11	0	8.13	10						
Loans to depository institutions and acceptances of other banks	0	0.03	45	0	0.01	44	0	0.01	44						
Commercial and industrial loans	75.47	133.93	25	63.57	106.70	31	54.57	107.07	22						
Loans to individuals	22.99	22.15	70	24.83	24.83	70	20.51	24.45	68						
Credit card loans	5.19	0.20	99	5.84	0.24	98	5.49	0.24	99						
Agricultural loans	0	4.17	17	0	4.86	17	0	4.49	18						
Other loans and leases	1.62	13.62	54	1.99	10.25	50	2.21	25.58	19						
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.65	34	10	13.01	35.38	5	12.30	35.09	5						
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	101.93	232.08	9	84.50	239.13	6	80.74	243.62	6						
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	120.07	304.52	8	103.67	315.15	5	99.98	318.90	6						

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	11.44	9.38	62	7.14	5.36	67	3.84	4.70	52						
Liquid assets	17.93	19.32	45	9.28	16.28	15	7.40	15.56	8						
Investment securities	14.49	16.07	47	12.07	16.41	30	14.05	16.02	46						
Net loans and leases	73.22	69.27	62	80.44	72.36	84	81.11	73.30	80						
Net loans, leases and standby letters of credit	73.61	69.67	62	80.73	72.78	83	81.46	73.71	80						
Core deposits	74.96	76.49	33	70.65	71.61	42	71.60	69.97	57						
Noncore funding	13.01	10.29	64	16.91	14.61	63	16.25	16.58	49						
Time deposits of \$250K or more	2.01	3.37	29	2.35	4.33	22	2.27	4.28	24						
Foreign deposits	0	0	48	0	0	48	0	0	49						
Federal funds purchased and repos	0.98	0.62	72	1.10	0.77	70	1.06	0.96	63						
Secured federal funds purchased	0	0	49	0	0	48	0	0	48						
Net federal funds purchased (sold)	0.98	0.59	74	1.10	0.75	70	1.06	0.97	65						
Commercial paper	0	0	49	0	0	49	0	0	49						
Other borrowings w/remaining maturity of 1 year or less	1.76	1.06	77	2.49	2.75	58	0.29	3.63	24						
Earning assets that reprice within 1 year	32.62	31.93	59	30.56	33.16	46	27.88	32.35	43						
Interest-bearing liabilities that reprice within 1 year	8.91	14.04	42	10.42	18.54	31	9.95	18.20	32						
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39						
Net assets that reprice within 1 year	23.71	17.03	63	20.14	13.71	62	17.94	12.98	57						
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.84	0.77	50	10.89	10.70	48	13.38	13.54	47						
Net short-term noncore funding dependence	-7.24	-3.25	35	-0.83	5.88	26	2.43	8.57	26						
Short-term investment / Short-term noncore funding	215.71	230.45	61	111.69	78.10	73	63.02	62.28	73						
Liquid assets - short-term noncore funding / Nonliquid assets	15.39	16.27	50	3.18	6.90	44	1.42	4.17	43						
Net loans and leases / Total deposits	91.93	84.20	71	104.54	90.96	85	102.05	92.88	77						
Net loans and leases / Core deposits	97.67	91.10	66	113.85	102.55	71	113.29	106.50	66						
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.05	0.88	26	0.14	0.36	51	0.22	-0.47	97						
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.99	3.63	30	1.14	1.28	51	-0.78	-1.95	74						
Structured notes appreciation (depreciation) / Tier 1 capital		0.03			-0.02		-0.04	-0.04	20						
Percent of Investment Securities															
Held-to-maturity securities	2.38	5.36	65	3.93	7.25	62	4.78	10.76	54						
Available-for-sale securities	97.62	93.39	42	96.07	91.33	42	95.22	88.32	47						
U.S. Treasury securities	0	1.22	31	0	2.07	28	0	2.08	27						
US agency securities (excluding mortgage-backed securities)	6.52	8.39	55	11.44	8.16	67	19.54	11	73						
Municipal securities	9.56	18.61	42	10.34	15.40	45	11.42	16.63	49						
Mortgage-backed securities	56.52	54.48	52	27.02	57.07	15	20.59	54.50	14						
Asset-backed securities	0	1.97	32	0	1.70	34	0.05	1.54	67						
Other debt securities	27.39	4.34	96	44.58	3.73	97	42.31	3.75	96						
Mutual funds and equity securities	0	0.44	22	6.62	0.49	96	6.10	0.41	97						
Debt securities 1 year or less	20.43	13.69	78	22.88	13.55	76	17.26	13.91	68						
Debt securities 1 to 5 years	24.59	20.49	63	49.92	23.43	85	59.06	23.42	94						
Debt securities over 5 years	54.98	61.87	33	20.58	58.63	11	17.59	58.36	10						
Pledged securities	39.93	44.55	48	34.58	43.76	40	35.19	42.20	43						
Structured notes, fair value	0	0.03	42	0	0.09	39	3.22	0.15	93						
Percent Change from Prior Like Quarter															
Short-term investments	75.97	136.94	45	97.60	32.84	83		16.28							
Investment securities	31.83	16.36	74	-8.75	4.80	15		8.02							
Core deposits	16.47	23.17	27	4.81	9.96	33		10.40							
Noncore funding	-15.56	-12.78	50	10.51	4.16	62		6.76							

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,068,505	1,928,839	1,877,290		
Commit: Secured commercial real estate loans	475,204	577,840	451,278		
Commit: Unsecured real estate loans	0	0	0		
Credit card lines (reported semiannually, June/Dec)	335,555	311,825	297,126		
Securities underwriting	0	0	0		
Standby letters of credit	38,878	26,327	29,369		
Commercial and similar letters of credit	0	0	0		
Securities lent	0	0	0		
Credit derivatives - notional amount (holding company as guarantor)	0	0	0		
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0		
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0		
Derivative Contracts					
Interest rate futures and forward contracts	4,750	36,000	22,000		
Written options contracts (interest rate)	3,511	19,279	11,432		
Purchased options contracts (interest rate)	0	0	0		
Interest rate swaps	443,943	413,211	116,288		
Futures and forward foreign exchange	0	0	0		
Written options contracts (foreign exchange)	0	0	0		
Purchased options contracts (foreign exchange)	0	0	0		
Foreign exchange rate swaps	0	0	0		
Commodity and other futures and forward contracts	0	0	0		
Written options contracts (commodity and other)	0	0	0		
Purchased options contracts (commodity and other)	0	0	0		
Commodity and other swaps	0	0	0		

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.84	16.09	78	21.33	16.97	74	22.05	17.31	76						
Standby letters of credit	0.39	0.31	70	0.29	0.36	46	0.34	0.35	54						
Commercial and similar letters of credit	0	0.01	37	0	0.01	36	0	0.01	35						
Securities lent	0	0	49	0	0	49	0	0	50						
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44						
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46						
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.02	46	0	0.01	46	0	0.01	46						
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	47						
Derivative contracts	4.56	3.72	75	5.18	2.95	76	1.76	6.51	38						
Interest rate contracts	4.56	3.62	75	5.18	2.87	76	1.76	6.40	38						
Interest rate futures and forward contracts	0.05	0.20	79	0.40	0.08	88	0.26	0.25	72						
Written options contracts (interest rate)	0.04	0.24	76	0.21	0.13	79	0.13	0.26	58						
Purchased options contracts (interest rate)	0	0.03	44	0	0.02	45	0	0.07	40						
Interest rate swaps	4.47	2.58	78	4.57	2.19	79	1.37	5.18	43						
Foreign exchange contracts	0	0	47	0	0	47	0	0	47						
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47						
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49						
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49						
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49						
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48						
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49						
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49						
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48						
Commodity and other swaps	0	0	49	0	0	49	0	0	49						
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.52	24.20	65	26.79	24.81	59	27	25.18	60						

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	452,204	468,490	149,720		
Interest rate contracts	452,204	468,490	149,720		
Foreign exchange contracts	0	0	0		
Equity, commodity, and other contracts	0	0	0		
Derivatives Position					
Futures and forwards	4,750	36,000	22,000		
Written options	3,511	19,279	11,432		
Exchange-traded	0	0	0		
Over-the-counter	3,511	19,279	11,432		
Purchased options	0	0	0		
Exchange-traded	0	0	0		
Over-the-counter	0	0	0		
Swaps	443,943	413,211	116,288		
Held for trading					
Interest rate contracts	0	0	0		
Foreign exchange contracts	0	0	0		
Equity, commodity, and other contracts	0	0	0		
Non-traded					
Interest rate contracts	452,204	468,490	149,720		
Foreign exchange contracts	0	0	0		
Equity, commodity, and other contracts	0	0	0		
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	2,000	0	0		
Over 1 year to 5 years	50,000	102,000	24,980		
Over 5 years	391,943	311,211	91,308		
Gross negative fair value (absolute value)					
Held for trading	21,430	4,552	1,398		
Gross positive fair value					
Held for trading	12,012	9,938	1,378		
Non-traded	0	0	0		
Current credit exposure on risk-based capital derivative contracts	12,012	9,938	1,377		
Credit losses on derivative contracts	0	0	0		
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0		
90+ days past due	0	0	0		

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	99.50	58	100	99.57	60	100	99.91	54						
Foreign exchange contracts	0	0.19	43	0	0.14	42	0	0	46						
Equity, commodity, and other contracts	0	0	47	0	0.07	45	0	0	47						
Futures and forwards															
Futures and forwards	1.05	15.03	35	7.68	14.06	58	14.69	11.75	69						
Written options	0.78	10.24	30	4.12	11.73	47	7.64	11.14	65						
Exchange-traded	0	0	50	0	0	48	0	0	49						
Over-the-counter	0.78	10.24	30	4.12	10.84	47	7.64	10.65	65						
Purchased options	0	2.13	33	0	2.45	35	0	1.29	38						
Exchange-traded	0	0	50	0	0	49	0	0	49						
Over-the-counter	0	2.13	33	0	2.28	36	0	1.22	38						
Swaps	98.17	71.83	77	88.20	64.61	58	77.67	65.42	42						
Held for trading															
Held for trading	0	16.03	34	0	15.01	35	0	13.60	38						
Interest rate contracts	0	16.37	34	0	16.17	35	0	12.87	38						
Foreign exchange contracts	0	0	47	0	0.11	46	0	0	48						
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49						
Non-traded															
Non-traded	100	83.97	65	100	84.99	64	100	86.40	61						
Interest rate contracts	100	83.02	69	100	84.69	69	100	85.51	64						
Foreign exchange contracts	0	0	45	0	0.01	44	0	0	47						
Equity, commodity, and other contracts	0	0	48	0	0.01	47	0	0	48						
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	98.17	79.60	69	88.20	80.07	45	77.67	82.85	29						
One year or less	0.44	15.52	35	0	15.20	15	0	12.75	13						
Over 1 year to 5 years	11.06	19.75	39	21.77	22.92	54	16.68	22.66	50						
Over 5 years	86.67	32.47	94	66.43	34.12	78	60.99	36.28	68						
Gross negative fair value (absolute value)	4.74	2.84	83	0.97	1.30	43	0.93	0.66	65						
Gross positive fair value	2.66	2.25	66	2.12	1.14	81	0.92	1.10	39						
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.01	81	0	0	76	0	0.01	45						
Gross positive fair value (X)	0.01	0.01	79	0.01	0	84	0	0.01	38						
Held for trading (X)	0	0	44	0	0	44	0	0	40						
Non-traded (X)	0.01	0	86	0.01	0	89	0	0.01	50						
Current credit exposure (X)	0.01	0.02	63	0.01	0.01	68	0	0	49						
Credit losses on derivative contracts	0	0	48	0	0	50	0	0	49						
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50						
90+ days past due	0	0	50	0	0	50	0	0	50						
Other Ratios															
Current credit exposure / Risk-weighted assets	0.21	0.27	60	0.17	0.10	73	0.02	0.06	56						

BHC Name _____

City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	43,586	46,809	44,848		
Gross losses	13,075	10,900	5,149		
Write-downs, transfers to loans held-for-sale	0	0	0		
Recoveries	5,446	2,027	3,165		
Net losses	7,629	8,873	1,984		
Provision for loan and lease losses	13,000	5,650	3,945		
Adjustments	0	0	0		
Ending balance	48,957	43,586	46,809		
Memo: Allocated transfer risk reserve (ATRR)	0	0	0		

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.38	11	0.06	0.12	38	0.05	0.12	25						
Provision for loan and lease losses / Average loans and leases	0.17	0.53	8	0.08	0.16	31	0.06	0.16	23						
Provision for loan and lease losses / Net loan and lease losses	170.40	672.96	18	63.68	142.73	23	198.84	182.69	65						
Allowance for loan and lease losses / Total loans and leases not held for sale	0.67	1.35	5	0.60	0.94	14	0.67	0.94	20						
Allowance for loan and lease losses / Total loans and leases	0.67	1.33	5	0.60	0.93	15	0.67	0.93	20						
Allowance for loan and lease losses / Net loans and leases losses (X)	6.42	25.33	22	4.91	17.18	32	23.59	21.35	73						
Allowance for loan and lease losses / Nonaccrual assets	64.81	336.78	2	146.05	315.75	34	233.94	285.36	56						
ALLL / 90+ days past due + nonaccrual loans and leases	64.64	293.46	3	141.66	283.41	38	225.18	259.30	59						
Gross loan and lease losses / Average loans and leases	0.17	0.16	66	0.15	0.16	55	0.07	0.15	35						
Recoveries / Average loans and leases	0.07	0.04	77	0.03	0.05	46	0.05	0.05	57						
Net losses / Average loans and leases	0.10	0.11	62	0.12	0.11	61	0.03	0.09	38						
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48						
Recoveries / Prior year-end losses	49.96	42.12	70	39.37	41.80	56		51.25							
Earnings coverage of net loan and lease losses (X)	12.26	33.55	34	11	22.46	35	46.33	29.27	74						
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0.04	57	0.03	0.02	66	0.01	0.01	55						
Real estate loans secured by 1-4 family	0.03	0.01	70	0.02	0.02	63	0.02	0.01	62						
Revolving	0.14	0	94	0.07	0.02	80	0.03	0.02	64						
Closed-end	0.02	0.01	70	0.02	0.02	62	0.02	0.01	64						
Commercial real estate loans	0.03	0.05	60	0.05	0.02	79	-0.03	0.01	13						
Construction and land development	0	0	29	0	-0.02	33	0	-0.02	35						
1-4 family	0	0	10	0	0	54	0	0	54						
Other	0	-0.01	33	0	-0.02	32	0	-0.02	34						
Multifamily	-0.01	0	8	-0.03	0	10	-0.17	0	2						
Nonfarm nonresidential	0.07	0.07	68	0.10	0.03	82	-0.01	0.02	11						
Owner-occupied	0	0.01	14	0.06	0.01	89	-0.01	0.01	10						
Other	0.08	0.04	76	0.04	0.01	79	-0.01	0.01	22						
Real estate loans secured by farmland		0.01			0.01			0							
Commercial and industrial loans	-0.10	0.20	2	0.42	0.27	70	-0.05	0.18	13						
Loans to individuals	2.48	0.66	92	1.50	0.74	85	0.77	0.71	67						
Credit card loans	4.07	1.71	88	3.71	1.89	80	1.95	1.65	62						
Agricultural loans		0.01			0.02			0.03							
Loans to foreign governments and institutions															
Other loans and leases	0	0.44	29	-0.09	0.14	3	0.03	0.28	55						

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	47,111	28,843	27,167		
90+ days past due loans and leases	196	924	778		
Nonaccrual loans and leases	75,545	29,843	20,009		
Total past due and nonaccrual loans and leases	122,852	59,610	47,954		
Restructured 30-89 days past due					
Restructured 30-89 days past due	1,441	658	3,181		
Restructured 90+ days past due	0	0	0		
Restructured nonaccrual	9,198	11,909	9,113		
Total restructured loans and leases	10,639	12,567	12,294		
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0		
90+ days past due loans held for sale	0	0	0		
Nonaccrual loans held for sale	0	0	0		
Total past due and nonaccrual loans held for sale	0	0	0		
Restructured loans and leases in compliance	19,571	18,859	19,759		
Other real estate owned	823	1,079	1,943		
Other Assets					
30-89 days past due	0	0	0		
90+ days past due	0	0	0		
Nonaccrual	0	0	0		
Total other assets past due and nonaccrual	0	0	0		

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68						
90+ days past due loans and leases	0	0.04	45	0.01	0.03	56	0.01	0.03	50						
Nonaccrual loans and leases	1.03	0.60	81	0.41	0.48	46	0.29	0.49	30						
90+ days past due and nonaccrual loans and leases	1.04	0.67	76	0.42	0.54	38	0.30	0.54	29						
30-89 days past due restructured															
30-89 days past due restructured	0.02	0	89	0.01	0	76	0.05	0.01	92						
90+ days past due restructured	0	0	45	0	0	45	0	0	43						
Nonaccrual restructured	0.13	0.09	69	0.16	0.07	82	0.13	0.10	63						
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	47	0	0	47	0	0	47						
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48						
Nonaccrual loans held for sale	0	0	46	0	0	48	0	0	48						
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.64	0.26	91	0.39	0.31	67	0.39	0.32	68						
90+ days past due assets	0	0.04	45	0.01	0.03	56	0.01	0.03	50						
Nonaccrual assets	1.03	0.60	81	0.41	0.48	44	0.29	0.49	30						
30+ days past due and nonaccrual assets	1.68	0.95	88	0.81	0.87	55	0.69	0.88	41						
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.76	0.47	79	0.34	0.39	46	0.24	0.39	32						
90+ days past due and nonaccrual assets + other real estate owned	0.77	0.52	75	0.35	0.45	43	0.27	0.45	30						
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.98	0.63	75	0.56	0.56	54	0.53	0.59	48						
Allowance for loan and lease losses	198.91	72.10	95	115.72	92.08	67	95.90	95.97	60						
Equity capital + allowance for loan and lease losses	8.29	5.64	75	4.50	4.77	54	4.32	5.09	47						
Tier 1 capital + allowance for loan and lease losses	8.15	6.21	71	4.48	5.30	48	4.24	5.65	41						
Loans and leases + other real estate owned	1.33	0.92	72	0.69	0.78	52	0.65	0.82	44						

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.58	0.25	87	0.32	0.28	65	0.32	0.29	64						
90+ days past due	0	0.04	25	0	0.03	24	0	0.03	19						
Nonaccrual	0.68	0.63	61	0.40	0.45	45	0.28	0.48	37						
Commercial and industrial															
30–89 days past due	0.35	0.15	83	0.77	0.22	91	0.82	0.23	89						
90+ days past due	0	0.02	66	0.04	0.02	84	0.02	0.02	81						
Nonaccrual	3.67	0.61	97	0.57	0.74	54	0.42	0.61	47						
Individuals															
30–89 days past due	3.15	0.52	96	1.13	0.60	83	1.26	0.68	79						
90+ days past due	0.06	0.02	83	0.22	0.02	93	0.29	0.03	92						
Nonaccrual	0.37	0.14	82	0.28	0.12	80	0.11	0.15	57						
Depository institution loans															
30–89 days past due		0			0			0							
90+ days past due		0			0			0							
Nonaccrual		0			0			0							
Agricultural															
30–89 days past due		0.07			0.10			0.11							
90+ days past due		0			0			0.01							
Nonaccrual		0.57			0.80			0.46							
Foreign governments															
30–89 days past due															
90+ days past due															
Nonaccrual															
Other loans and leases															
30–89 days past due	0.18	0.67	63	0.02	0.28	55	0.06	0.18	65						
90+ days past due	0	0	40	0	0	40	0	0	41						
Nonaccrual	0.03	0.10	75	0	0.04	37	0	0.04	36						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.45	0.46	58	0.20	0.53	23	0.29	0.52	37						
	90+ days past due	0	0.06	28	0	0.05	28	0	0.04	22						
	Nonaccrual	0.59	0.67	51	0.39	0.55	36	0.30	0.61	29						
Revolving	30-89 days past due	1.01	0.25	91	0.73	0.36	80	1.09	0.36	86						
	90+ days past due	0	0.01	41	0	0.01	37	0	0.02	37						
	Nonaccrual	0.50	0.46	62	0.45	0.34	64	0.23	0.35	45						
Closed-end	30-89 days past due	0.41	0.48	54	0.16	0.56	19	0.23	0.54	32						
	90+ days past due	0	0.06	29	0	0.05	29	0	0.05	24						
	Nonaccrual	0.60	0.69	50	0.39	0.57	35	0.30	0.64	27						
Junior lien	30-89 days past due	0.03	0.01	80	0.02	0.02	65	0.02	0.02	68						
	90+ days past due	0	0	44	0	0	41	0	0	38						
	Nonaccrual	0.02	0.03	58	0.03	0.03	58	0.02	0.03	48						
Commercial real estate	30-89 days past due	0.98	0.14	95	0.85	0.15	97	0.47	0.16	89						
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	31						
	Nonaccrual	0.96	0.57	78	0.41	0.34	65	0.21	0.41	46						
Construction and development	30-89 days past due	2.35	0.16	97	1.61	0.20	93	0.39	0.17	80						
	90+ days past due	0	0.01	43	0	0.01	43	0	0	44						
	Nonaccrual	0.55	0.21	80	0.36	0.18	77	0.06	0.18	55						
1-4 family	30-89 days past due	0.17	0.03	88	0.01	0.05	68	0.10	0.07	76						
	90+ days past due	0	0	46	0	0	47	0	0	48						
	Nonaccrual	0.02	0.01	84	0.26	0.01	93	0	0.04	37						
Other	30-89 days past due	2.18	0.09	97	1.60	0.12	94	0.29	0.06	89						
	90+ days past due	0	0	44	0	0	44	0	0	45						
	Nonaccrual	0.53	0.16	84	0.10	0.14	69	0.06	0.10	66						
Multifamily	30-89 days past due	0.10	0.03	88	0.02	0.03	79	0	0.03	36						
	90+ days past due	0	0	47	0	0	46	0	0	46						
	Nonaccrual	0.09	0.10	77	0	0.03	37	0	0.04	34						
Nonfarm non-residential	30-89 days past due	0.16	0.14	68	0.58	0.13	91	0.60	0.17	87						
	90+ days past due	0	0.02	38	0	0.02	37	0	0.02	34						
	Nonaccrual	1.57	0.73	85	0.50	0.36	66	0.33	0.52	52						
Owner Occupied	30-89 days past due	0.13	0.05	79	0.01	0.06	29	0.37	0.08	90						
	90+ days past due	0	0.01	40	0	0.01	40	0	0	38						
	Nonaccrual	1.38	0.27	94	0.34	0.19	73	0.17	0.20	54						
Other	30-89 days past due	0.04	0.06	68	0.57	0.05	95	0.23	0.07	83						
	90+ days past due	0	0	44	0	0.01	41	0	0.01	39						
	Nonaccrual	0.19	0.33	54	0.16	0.14	66	0.17	0.22	63						
Farmland	30-89 days past due		0.08			0.21			0.09							
	90+ days past due		0			0.01			0							
	Nonaccrual		1.19			1.06			0.49							
Credit card	30-89 days past due	1.56	1.02	74	1.69	0.87	82	1.55	1.03	75						
	90+ days past due	0.27	0.22	66	0.92	0.18	88	1.09	0.26	87						
	Nonaccrual	0	0.02	46	0	0	46	0	0.07	42						

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,139,245	1,079,136	1,008,085		
Retained earnings	8,600	6,257	6,597		
Accumulated other comprehensive income (AOCI)	-22,283	-9,185	-22,939		
Common equity tier 1 minority interest	0	0	0		
Common equity tier 1 capital before adjustments/deductions	1,125,562	1,076,208	991,743		
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,604	2,060	2,220		
Accumulated other comprehensive income-related adjustments	-22,283	-9,185	-22,939		
Other deductions from common equity tier 1 capital	0	0	0		
Subtotal:	1,146,241	1,083,333	1,012,462		
Adjustments and deductions for common equity tier 1 capital	0	0	0		
Common equity tier 1 capital	1,146,241	1,083,333	1,012,462		
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0		
Non-qualifying capital instruments	0	0	0		
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0		
Additional tier 1 capital before deductions	0	0	0		
Less: Additional tier 1 capital deductions	0	0	0		
Additional tier 1 capital	0	0	0		
Tier 1 Capital	1,146,241	1,083,333	1,012,462		
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0		
Non-qualifying capital instruments	0	0	0		
Total capital minority interest not included in tier 1 capital	0	0	0		
Allowance for loan and lease losses in tier 2 capital	50,035	44,673	49,687		
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0		
Tier 2 capital before deductions	50,035	44,673	49,687		
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0		
Tier 2 capital	50,035	44,673	49,687		
Exited advanced approach tier 2 capital					
Total capital	1,196,276	1,128,006	1,062,149		
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,852,081	9,032,236	8,447,548		
Less: Deductions from common equity tier 1 capital	1,604	2,060	2,220		
Less: Other deductions	0	0	0		
Total assets for leverage ratio	9,850,477	9,030,176	8,445,328		
Total risk-weighted assets	5,765,674	5,804,948	5,516,730		
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	19.88	10.91	96	18.66	12.50	91	18.35	12.37	91						
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50						
Tier 1 capital, column A	19.88	11.60	95	18.66	13.19	90	18.35	13.03	90						
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50						
Total capital, column A	20.75	13.45	94	19.43	14.63	90	19.25	14.48	88						
Total capital, column B	0	0	50	0	0	50	0	0	50						
Tier 1 leverage	11.64	9.65	86	12	10.39	82	11.99	10.37	82						
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0				
Total property and casualty assets	0	0	0				
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0				
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0				
<hr/>							
Total insurance underwriting equity	0	0	0				
Total property and casualty equity	0	0	0				
Total life and health equity	0	0	0				
Total insurance underwriting net income	0	0	0				
Total property and casualty	0	0	0				
Total life and health	0	0	0				
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0				
Unearned premiums (P/C)	0	0	0				
Policyholder benefit and contractholder funds (L/H)	0	0	0				
Separate account liabilities (L/H)	0	0	0				
Insurance activities revenue	1,748	1,284	1,375				36.14
Other insurance activities income	1,748	1,284	1,375				36.14
Insurance and reinsurance underwriting income	0	0	0				
Premiums	0	0	0				
Credit related insurance underwriting	0	0	0				
Other insurance underwriting	0	0	0				
Insurance benefits, losses, expenses	0	0	0				
Net assets of insurance underwriting subsidiaries	0	0	0				
Life insurance assets	481	423	338				13.71

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48						
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			66.67							
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			33.33							
Separate account assets (L/H) / Total life assets		0			0			0							
<hr/>															
Insurance activities revenue / Adjusted operating income	0.59	0.41	78	0.42	0.37	76	0.48	0.46	76						
Premium income / Insurance activities revenue	0	0.01	47	0	0.03	47	0	0	48						
Credit related premium income / Total premium income		100			100			50							
Other premium income / Total premium income		0			0			50							
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48						
Insurance net income (P/C) / Equity (P/C)		19.85			37.86			72.25							
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		-40.91			132.57			116.87							
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0							
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.04	11.01	12	0.04	11.53	11	0.03	13.70	9						
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49						

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0		
Real estate loans	0	0	0		
Commercial and industrial loans	0	0	0		
Loans to depository institutions and other banks acceptances	0	0	0		
Loans to foreign governments and institutions	0	0	0		
Loans to individuals	0	0	0		
Agricultural loans	0	0	0		
Other foreign loans	0	0	0		
Lease financing receivables	0	0	0		
Debt securities	0	0	0		
Interest-bearing bank balances	0	0	0		
Total selected foreign assets	0	0	0		
Total foreign deposits	0	0	0		
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.05			0			0							
Cost: Interest-bearing deposits		1.24			2.53			1.85							
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans					2.35			3.83							
Foreign governments and institutions															
Growth Rates															
Net loans and leases		5,672.05			-47.91			-27.26							
Total selected assets		6.04			-25.04			5.03							
Deposits		-44.89			2.53			-2.42							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0				
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Retained credit exposure	0	0	0				
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0				
Seller's interest carried as securities and loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Commercial and industrial loans	0	0	0				
Asset-backed commercial paper conduits	0	0	0				
Credit exposure from credit enhancements provided to conduit structures	0	0	0				
Liquidity commitments provided to conduit structures	0	0	0				
Activity as a Percent of Total Assets							
Securitization activities	0	0	0				
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and Industrial loans	0	0	0				
All other loans and leases	0	0	0				
Asset-backed commercial paper conduits	0	0	0				
Credit exposure from credit enhancements provided to conduit structures	0	0	0				
Liquidity commitments provided to conduit structures	0	0	0				
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0		
Total retained credit exposure and asset sale credit exposure.....	0.15	0.24	0.30		

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0				
Home equity lines.....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans.....	0	0	0				
Commercial and industrial loans.....	0	0	0				
All other loans and leases.....	0	0	0				
Total 30-89 days past due securitized assets.....	0	0	0				
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0				
Home equity lines.....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans.....	0	0	0				
Commercial and industrial loans.....	0	0	0				
All other loans and leases.....	0	0	0				
Total 90+ days past due securitized assets.....	0	0	0				
Total past due securitized assets.....	0	0	0				
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0				
Home equity lines.....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans.....	0	0	0				
Commercial and industrial loans.....	0	0	0				
All other loans and leases.....	0	0	0				
Total net losses on securitized assets.....	0	0	0				

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name _____

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1	8	0			-87.50	
Dividends	0	0	0				
Interest	1	8	0			-87.50	
Management and service fees	0	0	0				
Other income	0	0	0				
Income from nonbank subsidiaries	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	1	8	0			-87.50	
Securities gains (losses)	0	0	0				
Other operating income	0	0	0				
Total operating income	1	8	0			-87.50	
Operating Expenses							
Personnel expenses	33	28	0			17.86	
Interest expense	0	0	0				
Other expenses	488	41	1,045			1090.24	
Provision for loan and lease losses	0	0	0				
Total operating expenses	521	69	1,045			655.07	
Income (loss) before taxes	-520	-61	-1,045				
Applicable income taxes (credit)	-107	-14	0				
Extraordinary items							
Income before undistributed income of subsidiaries	-413	-47	-1,045				
Equity in undistributed income of subsidiaries	62,865	70,758	68,781			-11.15	
Bank subsidiaries	62,865	70,758	68,781			-11.15	
Nonbank subsidiaries	0	0	0				
Subsidiary holding companies	0	0	0				
Net income (loss)	62,452	70,711	67,736			-11.68	
Memoranda							
Bank net income	62,865	70,758	68,781			-11.15	
Nonbank net income	0	0	0				
Subsidiary holding companys' net income	0	0	0				

BHC Name

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Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,125,041	99.95	1,075,274	99.91	990,788	99.80			4.63	
Common and preferred stock	1,125,041	99.95	1,075,274	99.91	990,788	99.80			4.63	
Excess cost over fair value	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0				
Investment in nonbank subsidiaries	0	0	0	0	0	0				
Common and preferred stock	0	0	0	0	0	0				
Excess cost over fair value	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0				
Investment in subsidiary holding companies	0	0	0	0	0	0				
Common and preferred stock	0	0	0	0	0	0				
Excess cost over fair value	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0				
Securities	0	0	0	0	0	0				
Securities purchased (reverse repos)	0	0	0	0	0	0				
Cash and due from affiliated depository institution	154	0.01	643	0.06	2,000	0.20			-76.05	
Cash and due from unrelated depository institution	0	0	0	0	0	0				
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0				
Intangible assets	0	0	0	0	0	0				
Other assets	367	0.03	291	0.03	0	0			26.12	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0				
Total assets	1,125,562	100.00	1,076,208	100.00	992,788	100.00			4.59	
Liabilities and Capital										
Deposits	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0				
Commercial paper	0	0	0	0	0	0				
Other borrowings 1 year or less	0	0	0	0	0	0				
Borrowings with maturity over 1 year	0	0	0	0	0	0				
Subordinated notes and debentures	0	0	0	0	0	0				
Other liabilities	0	0	0	0	1,045	0.11				
Balance due to subsidiaries and related institutions	0	0	0	0	0	0				
Total liabilities	0	0	0	0	1,045	0.11				
Equity Capital	1,125,562	100	1,076,208	100	991,743	99.89			4.59	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0				
Common stock	0	0	0	0	0	0				
Common surplus	1,139,245	101.22	1,079,136	100.27	1,008,085	101.54			5.57	
Retained earnings	8,600	0.76	6,257	0.58	6,597	0.66			37.45	
Accumulated other comprehensive income	-22,283	-1.98	-9,185	-0.85	-22,939	-2.31				
Other equity capital components	0	0	0	0	0	0				
Total liabilities and equity capital	1,125,562	100.00	1,076,208	100.00	992,788	100.00			4.59	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0				
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0				
Loans and advances from subsidiary holding companies	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0				

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	5.65	9.11	15	6.81	10.58	13	6.73	11.03	7						
Bank net income / Average equity investment in banks	5.74	9.38	16	6.85	10.85	12	6.94	11.56	7						
Nonbank net income / Average equity investment in nonbanks		9.69			12.07			10.83							
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40							
Bank net income / Parent net income	100.66	104.93	25	100.07	103.77	24	101.54	104.73	32						
Nonbank net income / Parent net income	0	1.04	25	0	1.08	24	0	0.99	23						
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39							
Leverage															
Total liabilities / Equity capital	0	11.62	1	0	9.66	2	0.11	9.50	11						
Total debt / Equity capital	0	5.79	23	0	3.93	27	0	3.94	26						
Total debt + notes payable to subs that issued TPS / Equity capital	0	9.67	14	0	7.99	13	0	7.93	12						
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.79	23	0	3.97	27	0	3.98	26						
Total debt / Equity capital – excess over fair value	0	5.79	23	0	3.93	27	0	3.94	26						
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28						
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45						
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46						
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46						
Long-term debt / Consolidated long-term debt	0	20.97	23	0	14.37	26	0	15.49	26						
Double Leverage															
Equity investment in subs / Equity capital	99.95	104.49	33	99.91	104.21	31	99.90	104.10	31						
Total investment in subs / Equity capital	99.95	104.82	32	99.91	104.48	31	99.90	104.38	31						
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.01	0.49	34	-0.01	0.44	31	-0.01	0.36	31						
Equity investment in subs – equity cap / Net income-div (X)		1.45			1.47			1.18							
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	20.73	121.76	6	31.88	153.39	10	0	113.37	1						
Cash from ops + noncash items + op expense / Op expense + dividend	6.14	138.81	4	-1,866.67	152.31	0	100	123.74	40						
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	6.14	140.42	6	-1,866.67	105.99	0	291.39	108.88	95						
Pretax operating income + interest expense / Interest expense		2,318.94			17,211.14			1,631.73							
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,435.81			2,481.22			1,015.91							
Dividends + interest from subsidiaries / Interest expense + dividends		137			196.13			140.89							
Fees + other income from subsidiaries / Salary + other expenses	0	4.45	39	0	3.91	38	0	3.76	37						
Net income / Current part of long-term debt + preferred dividends (X)		52.16			71.69			106.04							
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	2.19	28	0	1.59	31	0	1.59	31						
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0							
Nonaccrual		0			8.16			0.70							
Total		0			8.16			0.70							
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49						
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49						
To subsidiary holding companies	0	0	50	0	0	50	0	0	50						
Total	0	0	49	0	0	49	0	0	49						
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.09	31	0	0.13	29	0	0.14	27						
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50						
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49						

BHC Name _____

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		79.13			65.39			87.25							
Dividends declared / Net income.....	0	29.39	7	0	25.65	7	0	24.10	9						
Net income – dividends / Average equity.....	5.65	6.36	39	6.81	7.61	38	6.73	8.12	32						
Percent of Dividends Paid															
Dividends from bank subsidiaries.....		130.75			160.93			131.90							
Dividends from nonbank subsidiaries.....		3.01			2.59			2.83							
Dividends from subsidiary holding companies.....		0			0			0							
Dividends from all subsidiaries.....		158.62			209.89			144.51							
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	0	43.52	7	0	45.88	8	0	33.37	10						
Interest income from bank subsidiaries.....	0	0.05	67	0.01	0.09	70	0	0.11	29						
Management and service fees from bank subsidiaries.....	0	0.57	43	0	0.47	43	0	0.32	43						
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44						
Operating income from bank subsidiaries.....	0	51.02	8	0.01	48.40	10	0	35.67	5						
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		99.52			76.61			80.47							
Interest income from nonbank subsidiaries.....		0.07			0.91			0.31							
Management and service fees from nonbank subsidiaries.....		0.02			0.02			0.17							
Other income from nonbank subsidiaries.....		0.11			0.01			0.06							
Operating income from nonbank subsidiaries.....		105.70			83.73			96.62							
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		29.39			65.48			43.51							
Interest income from subsidiary holding companies.....		0			0			0							
Management and service fees from subsidiary holding companies.....		0			0			0							
Other income from subsidiary holding companies.....		0			0			0.15							
Operating income from subsidiary holding companies.....		29.39			65.48			43.66							
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	76.69	8	0	77.61	8		72.95							
Interest income from bank subsidiaries.....	100	0.11	98	100	0.23	98		0.55							
Management and service fees from bank subsidiaries.....	0	0.96	43	0	0.75	43		0.59							
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	46		0.01							
Operating income from bank subsidiaries.....	100	84.80	86	100	94.06	87		89.39							
Dividends from nonbank subsidiaries.....	0	1.76	28	0	1.13	29		2.65							
Interest income from nonbank subsidiaries.....	0	0	46	0	0	45		0							
Management and service fees from nonbank subsidiaries.....	0	0	48	0	0	48		0							
Other income from nonbank subsidiaries.....	0	0	47	0	0	47		0							
Operating income from nonbank subsidiaries.....	0	2.06	24	0	1.56	25		3.33							
Dividends from subsidiary holding companies.....	0	0	48	0	0	47		0							
Interest income from subsidiary holding companies.....	0	0	50	0	0	49		0							
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50		0							
Other income from subsidiary holding companies.....	0	0	49	0	0	49		0							
Operating income from subsidiary holding companies.....	0	0	47	0	0	47		0							
Loans and advances from subsidiaries / Short term debt.....		400.31			1,178.56			854.19							
Loans and advances from subsidiaries / Total debt.....		59.71			70.71			81.26							